

<i>SERFF Tracking Number:</i>	<i>AMRP-126298675</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Republic Insurance Company</i>	<i>State Tracking Number:</i>	<i>43588</i>
<i>Company Tracking Number:</i>	<i>AR-ARSTDMS-2010</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement - Standard Plans</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
<i>Product Name:</i>	<i>ARIC MS - Std</i>		
<i>Project Name/Number:</i>	<i>1/1/10 Rate Adjustment/AR-ARSTDMS-2010</i>		

Filing at a Glance

Company: American Republic Insurance Company

Product Name: ARIC MS - Std

SERFF Tr Num: AMRP-126298675 State: Arkansas

TOI: MS051 Individual Medicare Supplement -
Standard Plans

SERFF Status: Closed-Approved-
Closed State Tr Num: 43588

Sub-TOI: MS051.001 Plan A

Co Tr Num: AR-ARSTDMS-2010 State Status: Approved-Closed

Filing Type: Rate

Author: Mike Haynes

Reviewer(s): Stephanie Fowler

Date Submitted: 09/24/2009

Disposition Date: 11/09/2009

Disposition Status: Approved-
Closed

Implementation Date Requested: 01/01/2010

Implementation Date: 01/01/2010

State Filing Description:

General Information

Project Name: 1/1/10 Rate Adjustment

Project Number: AR-ARSTDMS-2010

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 2.9%

Filing Status Changed: 11/09/2009

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 11/09/2009

Created By: Mike Haynes

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Mike Haynes

Filing Description:

Rate Filing for Standardized Medicare Supplement Forms.

Company and Contact

Filing Contact Information

Mike Haynes,

Product Analyst 2 Actuarial

P. O. Box 3160

mike.haynes@americanenterprise.com

402-496-8278 [Phone]

SERFF Tracking Number: AMRP-126298675 State: Arkansas
Filing Company: American Republic Insurance Company State Tracking Number: 43588
Company Tracking Number: AR-ARSTDMS-2010
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: ARIC MS - Std
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Omaha, NE 68103-0160

Filing Company Information

American Republic Insurance Company	CoCode: 60836	State of Domicile: Iowa
601 6th Ave	Group Code: 3527	Company Type: Life Accident and Health Insurance
Des Moines, IA 50309	Group Name:	State ID Number:
(800) 987-8988 ext. [Phone]	FEIN Number: 42-0113630	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Republic Insurance Company	\$50.00	09/24/2009	30816626

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	11/09/2009	11/09/2009

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	10/29/2009	10/29/2009	Mike Haynes	10/29/2009	10/29/2009

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Disposition

Disposition Date: 11/09/2009

Implementation Date: 01/01/2010

Status: Approved-Closed

Comment: The requested rate increases have been approved to be implemented on or after January 1, 2010. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period
- Both the insured and agent shall be notified by the insurer of its intention to increase the rate for renewal not less than thirty (30) days prior to the effective date of the renewal.

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Accepted for	No
		Informational Purposes	
Rate	AR Rates	Approved	Yes

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TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 10/29/2009
Submitted Date 10/29/2009
Respond By Date 11/30/2009

Dear Mike Haynes,

This will acknowledge receipt of the captioned filing.

Please send me the state tracking number for the previous rate filing for these plans. I am finding a discrepancy in the Plan D rates that we have on file and what is contained in this filing.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

Response Letter

Response Letter Status Submitted to State
Response Letter Date 10/29/2009
Submitted Date 10/29/2009

Dear Stephanie Fowler,

Comments:

Response to 10/29/09 objection letter.

Response 1

Comments: The previous filing's state tracking number is 40397.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

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No Rate/Rule Schedule items changed.

Thanks.

Sincerely,
 Mike Haynes

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:*	Rate Action Information:	Attachments
Approved 11/09/2009	AR Rates	A-3146AR, A-4028AR, A-4079AR, A-4080AR	Revised	Previous State Filing Number: Percent Rate Change Request: 2.900	AR_ARSTDMS_Rates_2010.pdf

AMERICAN REPUBLIC INSURANCE COMPANY

Plan: A-3146 2009 APP Attained Age Rates
Plan A

ARKANSAS Table

64-99 135.69

ANNUAL	=	APP	X	12
SEMI-ANNUAL	=	APP	X	6
QUARTERLY	=	APP	X	3
MONTHLY	=	APP	X	1.044

Zip Code Area Factors

71700-71799	0.95
71800-71899	1.00
72200-72299	1.10
72300-72599	1.00
72600-72999	0.95
ALL OTHERS	1.05

AMERICAN REPUBLIC INSURANCE COMPANY
Plan: A-4028 2007 APP Attained Age Rates
ARKANSAS Table

	Standard Class
64-99	63.60

ANNUAL	=	APP X 12
SEMI-ANNUAL	=	APP X 6
QUARTERLY	=	APP X 3
MONTHLY	=	APP X 1.044

Zip Code Area Factors

71700-71799	0.95
71800-71899	1.00
72200-72299	1.10
72300-72599	1.00
72600-72999	0.95
ALL OTHERS	1.05

A factor of 0.85 is applied to all Preferred class policies.

AMERICAN REPUBLIC INSURANCE COMPANY
Plan: A-4079 2008 APP Attained Age Rates
ARKANSAS Table
Plan D

	Standard Class
64-99	138.59

ANNUAL	=	APP X 12
SEMI-ANNUAL	=	APP X 6
QUARTERLY	=	APP X 3
MONTHLY	=	APP X 1.044

Zip Code Area Factors

71700-71799	0.95
71800-71899	1.00
72200-72299	1.10
72300-72599	1.00
72600-72999	0.95
ALL OTHERS	1.05

A factor of 0.85 is applied to all Preferred class policies.

AMERICAN REPUBLIC INSURANCE COMPANY

Plan: A-4080 2009 APP Attained Age Rates

Plan J

ARKANSAS Table

Standard Class
64-99 175.40

ANNUAL	=	APP	X	12
SEMI-ANNUAL	=	APP	X	6
QUARTERLY	=	APP	X	3
MONTHLY	=	APP	X	1.044

Zip Code Area Factors

71700-71799	0.95
71800-71899	1.00
72200-72299	1.10
72300-72599	1.00
72600-72999	0.95
ALL OTHERS	1.05

A factor of 0.85 is applied to all Preferred class policies.

AMERICAN REPUBLIC INSURANCE COMPANY
Plan: A-3146 2010 APP Attained Age Rates
ARKANSAS Table

Standard Class

64-99	144.51
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ANNUAL = APP X 12

SEMI-ANNUAL = APP X 6

QUARTERLY = APP X 3

MONTHLY = APP X 1.044

Zip Code Area Factors

71700-71799	0.95
71800-71899	1.00
72200-72299	1.10
72300-72599	1.00
72600-72999	0.95
ALL OTHERS	1.05

A factor of 0.85 is applied to all Preferred class policies.

AMERICAN REPUBLIC INSURANCE COMPANY
Plan: A-4028 2010 APP Attained Age Rates
ARKANSAS Table

Standard Class

64-99	57.24
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ANNUAL = APP X 12

SEMI-ANNUAL = APP X 6

QUARTERLY = APP X 3

MONTHLY = APP X 1.044

Zip Code Area Factors

71700-71799	0.95
71800-71899	1.00
72200-72299	1.10
72300-72599	1.00
72600-72999	0.95
ALL OTHERS	1.05

A factor of 0.85 is applied to all Preferred class policies.

AMERICAN REPUBLIC INSURANCE COMPANY

Plan: A-4079 2010 APP Attained Age Rates

ARKANSAS Table

Plan D

Standard Class

64-99	147.46
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ANNUAL = APP X 12

SEMI-ANNUAL= APP X 6

QUARTERLY = APP X 3

MONTHLY = APP X 1.044

Zip Code Area Factors

71700-71799	0.95
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71800-71899	1.00
-------------	------

72200-72299	1.10
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72300-72599	1.00
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72600-72999	0.95
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ALL OTHERS	1.05
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A factor of 0.85 is applied to all Preferred class policies.

AMERICAN REPUBLIC INSURANCE COMPANY
Plan: A-4080 2010 APP Attained Age Rates
ARKANSAS Table

Standard Class

64-99	190.31
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ANNUAL = APP X 12

SEMI-ANNUAL = APP X 6

QUARTERLY = APP X 3

MONTHLY = APP X 1.044

Zip Code Area Factors

71700-71799	0.95
71800-71899	1.00
72200-72299	1.10
72300-72599	1.00
72600-72999	0.95
ALL OTHERS	1.05

A factor of 0.85 is applied to all Preferred class policies.